

IN THE UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

DIRECT GENERAL INSURANCE)
COMPANY,)
Plaintiff,)
v.) CIVIL ACTION
CHRISTOPHER EVANS, et al.) FILE NO. 1:23-cv-03491-ELR
Defendants.)

AFFIDAVIT OF LOUIS G. FEY, JR.

Personally appeared before me, the undersigned officer authorized to administer oaths, Louis G. Fey, Jr., who first being sworn, deposes and states as follows:

1.

My name is Louis G. Fey, Jr. I am over 21 years of age and legally competent to execute this affidavit. The facts stated herein are based on my personal knowledge and are true and correct.

2.

D. Max Hirsh, as administrator of Shannon Hartsfield's estate, retained me to opine on Direct General Insurance Company's claims handling and how it

**EXHIBIT
M**

complied with industry custom and practice. My curriculum vitae is attached hereto as Exhibit A.

3.

The July 27, 2018, car accident created a situation involving multiple competing claims and insufficient limits. In the business of claims handling, this situation frequently arises.

4.

When faced with multiple competing claims and insufficient limits, if an insurer cannot settle all claims or if attempting to settle all claims is unreasonable or impractical, it must proactively attempt to settle as many of the largest exposures as possible with the limited funds available.

5.

Direct General received two time-limited policy demands dated August 9, 2018, to settle the claims for the wrongful deaths of Andrew Evans and Nancy Evans. The demand to settle the claim for Andrew's wrongful death was a reasonable opportunity to settle that claim. The fact that it did not offer to settle an estate claim did not make it unreasonable because, as noted above, insurers must sometimes settle fewer than all claims when faced with multiple competing claims and insufficient limits.

6.

Direct General's handling of these policy limit demands was contrary to insurance industry custom and practice because it allowed both demands to expire, instructed its attorney to make a global settlement offer of its policy limit to all six (6) claimants and other parties, failed to clarify the confusion evident from its claim handlers' claim file notes, and failed to ask Chumley if he would be willing to extend the time to respond to these demands until after the Global Settlement Conference.

7.

If Direct General desired a global settlement conference, it should have merely called Rory Chumley, explained the situation, and asked for an extension of time to respond so that all claimants could participate without it rejecting the time-limited demands. If Chumley refused that request, Direct General would have been forced to accept Chumley's demands and settle those claims, satisfying its obligation to do its best with limited funds.

8.

Instead, Direct General failed to contact Chumley to discuss the demands while they were viable and instructed its counsel to send the September 6, 2018, letter offering its policy limits to all six (6) claimants simultaneously. As a result, Direct General lost its opportunity to resolve two fatalities for its policy limit.

9.

DGIC deviated from insurance industry standards by failing to settle two of the most serious claims against its insured when it had an opportunity to do so.

10.

Insurance companies must not overreach. If all exposures cannot be extinguished due to insufficient coverage, an insurance company must resolve the exposures it can control. Direct General overreached and failed to communicate with Chumley, contrary to insurance industry custom and practice. As a result, it lost its opportunity to resolve two of three fatalities in exchange for its policy limit.

FURTHER AFFIANT SAYETH NOT.

Louis George Fey Jr.
LOUIS G. FEY, JR.

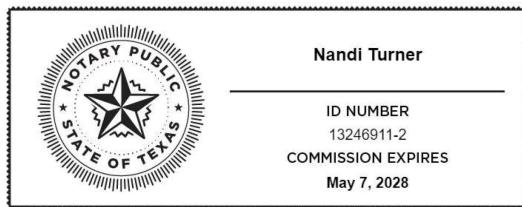
State of Texas Fort Bend County

Sworn to and subscribed before me
this 12th day of September, 2024.

Nandi Turner
Notary Public

My Commission Expires: 05/07/2028

Electronically signed and notarized online using the Proof platform.



CURRICULUM VITAE

LOUIS G. FEY JR, CPCU, CIC, CRM, AIC

FEY CONSULTING LLC

Address: 2136 N Woodchase Court
Baton Rouge, Louisiana 70808
(225) 362-0018
Lfeyjr@yahoo.com

BUSINESS

Insurance consulting, expert testimony, litigation support, licensed insurance producer and adjuster

- Industry practice (claims, underwriting, agency and company operations), standards, means, methods, errors and omissions
- Coverage expert
- Multi-line claim issues and disputes
- Business Interruption Coverage
- Fair Claim Handling Standards and Practice
- Insurance Industry Standards and Practice
- Insurance Underwriting Standards and Practice
- Defense strategy with regard to insurance issues
- Contractual provisions and CRT analysis as it relates to insurance as well as additional insured concepts
- Insurance Agency Errors and Omissions

EDUCATION

1981 **B.B.A. Bachelors of Business Administration** – University of Cincinnati

1985 **Certificate in General Insurance - INS**

1994 **Associate in Claims - AIC**

1995 **Chartered Property Casualty Underwriter - CPCU**

2003 **Certified Insurance Counselor – CIC**

2014 **Certified Risk Manager – CRM**

Each of the above designations is the result of countless hours of study and classroom participation. For example, the Chartered Property and Casualty Underwriter (CPCU) designation is awarded upon completion of ten (10) courses of study covering every facet of the property casualty insurance industry. The classes are very comprehensive

and the CPCU designation is the highest and most respected designation in the industry. The Certified Insurance Counselor (CIC) designation is a five (5)-course program encompassing very technically advanced studies of commercial property and casualty insurance coverage and agency operations. The Associate in Claims (AIC) designation is a multi-course program whose course work includes property and casualty coverage and claim handling. Lastly, the Certified Risk Manager (CRM) designation is a five (5)-course program covering every facet of the Risk Management Process. These are all graduate level studies and each course is approximately 20 hours in length. These designations are granted only after the successful completion of all courses and the related examinations. These programs have been recognized as graduate level studies by major universities.

Deemed qualified to testify, based upon Daubert, on a wide range of insurance matters by the following courts:

- The Superior Court of Fulton County- State of Georgia – (twice)
- The United States District Court of Mississippi - Southern District (twice)
- United States Bankruptcy Court, Eastern District of Louisiana
- 19th Judicial District Court, Parish of Baton Rouge, State of Louisiana
- The United States District Court for The Northern District of Georgia, Atlanta
- 40th Judicial District Court for The Parish of St. John the Baptist, State of Louisiana
- The United States District Court Eastern District of Louisiana (six times)
- The United States District Court Northern District of Florida
- The Civil District Court for The Parish of Orleans, State of Louisiana
- The Circuit Court of Jefferson County, State of Alabama
- The 29th Judicial District Court Parish of St. Charles State of Louisiana
- The United States District Court Western District of Louisiana (5 times)
- 23rd Judicial District Court For The Parish Of Assumption State Of Louisiana

- The 9th Judicial District Court Parish of Rapides, State of Louisiana
- The 14th Judicial District Court Parish of Calcasieu State of Louisiana
- Commonwealth of Puerto Rico Court of First Instance Superior Court of Arecibo

EXPERIENCE:

2007 – Present **FYE CONSULTING LLC**

- Consultation on Risk Management opportunities
- Assist clients on claim, coverage, and insurance disputes
- Act as a liaison and consultant for insureds and insurers
- Contractual Risk Management and CRT assistance
- Technical resource for producers, insureds, and insurance companies
- Expert witness testimony
- Litigation strategy
- Mediation assistance and negotiation

2007 – Present **Cadence Insurance, an Arthur J. Gallagher Company,
Baton Rouge, LA
Vice President of Risk Management**

- Consultation on Risk Management opportunities
- Licensed P&C and L&H producer
- Assist clients on claim, coverage, and insurance issues
- Act as a liaison and consultant for clients and carriers
- Contractual Risk Management and CRT assistance
- Technical resource for producers, clients, and carriers
- Agency E&O Risk Management resource

Plaintiff's expert on bad faith, unfair claim practices, proper investigation, the use of experts. (Deposition June 2021)

- Cyber Practice Leader

2000 – 2007 **St. Paul/Travelers Insurance, Atlanta, GA
Director of Major Case – Construction Claims Services**

- Handled very large exposure and complex liability cases

- Mentored, directed, and oversaw multiple Construction Claim Regions
- Directed investigation and litigation, negotiated settlements, attended trials and mediation; coverage and contract analysis and interpretation

1996 – 2000 **Lumber Mutual Ins. Co., Greer, SC**
Regional Claims and Underwriting Manager, Southern Region

- Trained, organized, and implemented this start-up claims operation
- Oversaw claims for Southern Region
- Oversaw Underwriting Department in the Southern Region
- Managed a staff of over 40 people
- Handled large exposure cases, all lines
- Handled large exposure lawsuits; including mediations, negotiations, and trials
- Negotiated and implemented managed care program
- Implemented a WC telephonic nurse program for in-house managed care
- Developed a triage program to reduce the frequency of surgery on W.C. claims

1981 – 1996 **Ohio Casualty Ins. Co., Hamilton, OH**
Senior Claims Supervisor

- Oversaw litigation and claims in both Home Office and Branch Office settings
- Oversaw Hurricane Andrew cleanup
- Developed and implemented training for adjusters
- Conducted various instructional seminars for adjuster training
- Member of the company's "Swat Team" (Cleanup of distressed offices)

While with Travelers and Lumber Mutual, I personally handled all major case liability claims for the Southeast United States which included complex losses involving catastrophic injuries and property damage. While at Ohio Casualty, I was a member of the company's "SWAT" team charged with cleaning up distressed claim offices across the country, instituting sound claims practices based upon industry standards, re-training the staff, and returning those claim operations to acceptable levels of

operation in compliance with those industry standards. While at Travelers, I was also responsible for mentoring, overseeing, and training the claim staff.

RELATED EXPERIENCE

- Licensed Adjuster for over 40 years
- Licensed Property Casualty Producer
- Licensed Life & Health Producer
- FEMA/NFIP Licensed Flood Adjuster
- Past Chairman of the State of Louisiana Property Casualty Insurance Commission
- Past member of the State of Louisiana Insurance Commissioner's Advisory Council
- Past member of The State of Louisiana Cyber Security Commission
- Past member of the State of Louisiana Auto Insurance Task Force
- Past Vice Chairman of the State of Louisiana Hurricane Mitigation Commission
- Past member of the State of Louisiana Commercial Motor Vehicle Insurance Task Force
- Past President the Professional Insurance Agents of Louisiana (PIA)
- Past Chairman of the Governmental Affairs Committee of the PIA of Louisiana and current member
- Named PIA of Louisiana's Agent of the Year 2013/2014
- Certified WIND Umpire
- Past member of the faculty of The National Alliance for Insurance Education and Research (The National Alliance)
- Assisted in authoring the Claims Manual for Ohio Casualty's Claim Department in the mid 1980's

- Assisted in authoring various coverage endorsements for Lumber Mutual Insurance and Travelers Insurance
- Participated on the Louisiana Citizen's subcommittee which addressed numerous operational and claim processes within that operation and offered recommendations for improvement
- Co-Chair of the Louisiana Hurricane Mitigation Commission (Senate Concurrent Resolution 7 - SCR 7)
- Member of the Louisiana Commercial Motor Vehicle Insurance Task Force (Senate Concurrent Resolution 19)

I have been acting as an insurance consultant and expert witness since September 2007 and have evenly balanced my litigation support efforts between insurance defense, and plaintiff's work. Much of my efforts have been as a claim consultant on both litigated and non-litigated matters assisting both clients and insurers with coverage interpretation, claim handling, defense strategy, negotiations, contract interpretation, insurance underwriting, policy placement, procurement, and agency operations.

Seminars given on insurance coverage and related issues

- ◆ Commercial General Liability Coverage –CGL Coverage, Conditions, Exclusions and Endorsements
- ◆ Occurrence Law – Various Jurisdictional Interpretations and Their Effect on CGL Coverage
- ◆ Occurrence Law – Manifestation, Multiple or Continuous Triggers
- ◆ Additional Insured Endorsements and Related Issues
- ◆ Certificate of Insurance Issues
- ◆ Contractual Defense and Indemnity Provisions, The Anti-Indemnity Statutes of Various Jurisdictions and How They Interact With The Contractual Related Provisions of The CGL Policy
- ◆ Contractual Provisions to Look for: What To Include in Contracts and How They Impact One's Liability Exposure and Insurance Coverage
- ◆ Waiver of Subrogation Contractual Provisions and Policy Endorsements
- ◆ Professional Liability Endorsements

- ◆ WC Immunity, The Statutes Regarding Statutory Employer Status; How They are Treated in Various Jurisdictions and their Impact on CGL Coverage
- ◆ Excess/Umbrella Coverage and Related Issues
- ◆ Litigation Management
- ◆ Negotiations and Mediation
- ◆ Claim Operation Policy and Procedures – Fair Claims Practice
- ◆ Business Interruption issues and considerations
- ◆ Louisiana Indemnity
- ◆ Effectively Managing The Claims Process
- ◆ Perils & Pitfalls with Additional Insured (AI) Endorsements
- ◆ Coverage "Gaps" and "Traps" – August 19, 2013 – Jackson Mississippi
- ◆ Cyber Liability: Could You Be At Risk? June 6,2013 – Baton Rouge, Louisiana
- ◆ Professional Liability Insurance for Engineers – Engineering Law Seminar – Half Moon Education – June 20, 2013 - Baton Rouge, Louisiana
- ◆ Managing Cyber Risks, Threats & Insurance Implications – April 30, 2013 – Gulfport Mississippi
- ◆ Do You Have A Cyber Liability Exposure? June 6, 2013 - Baton Rouge, Louisiana
- ◆ Agent's Duty – August 8, 2013 – Jackson, Mississippi
- ◆ Cyber Liability: What You Need to Know – November 14, 2013 – Webinar
- ◆ Certificates of Insurance – February 26, 2013 – Baton Rouge, Louisiana
- ◆ Employee Leasing: A Construction Industry Perspective (For the ABC – New Orleans, Louisiana)
- ◆ Cyber Liability: What You Need To Know (Jackson Ms.)
- ◆ Contractual Indemnification and Additional Insured Issues (Jackson Ms.)

- ◆ Insurance For Vetrepreneurs – LSU Entrepreneurship Boot Camp For Veterans With Disabilities – Stephenson Entrepreneurship Institute
- ◆ Essentials of Cyber Insurance
- ◆ No Driver No Pilot, Who Can We Sue?
- ◆ Agent's E&O – (For the Louisiana Department of Insurance & Southern University) (August 2018)
- ◆ Cyber Insurance - A Growing Concern
- ◆ The Blueprint 2022 - A Construction Industry Seminar – Builders Risk, WOS, Contractual D&I, Additional Insured, CGL policy, Cyber
- ◆ The Blueprint 2023 - Modern Insurance Products
- ◆ Agent's E&O – How to Protect Your Agency (For the Professional Insurance Agents of Louisiana July 2023)
- ◆ Property and Liability Insurance and Indemnity – Do's and Don'ts in Contracts - Presented to the Louisiana State Bar December 2023

ARTICLES

- ◆ IRMI Update: Risk Management & Insurance Commentary, Tips, and Tactics February 6, 2013 | Issue 287 | ISSN: 1530-7980 - "Don't Use ATIMA in Builders Risk Policies"
- ◆ Droning On About Drones – The Agent's Voice - Vol. XLII. No. 10 December 2015
- ◆ What Has Happened to the Insurance Industry? PIA Agents Voice December 2007, republished by the CPCU Society (CLEW), and by InsuranceCommentary.com
- ◆ The Case for Paying COVID BII Claims - InsuranceThoughtLeadership.com

CONTINUING EDUCATION

- Life and Health Institute
- Agency Management Institute
- Commercial Property Institute
- Personal Lines Institute
- Ruble Graduate Seminar 11/6/2004
- Ruble Graduate Seminar 8/16/2006

- Commercial Casualty Institute
- Principles of Risk Management
- Practice of Risk Management
- So you want to be an expert witness?
- Insuring Defective Construction
- Contractual Liability, What's Covered and What's Not?
- Commercial Property Insurance and Risk Management
- Commercial Liability Insurance and Risk Management
- Principles of Risk Management and Insurance
- Issues in Insurance
- Insurance Economics
- Insurance Company Operations
- Insurance Issues and Professional Ethics
- Insurance Accounting and Finance
- Insurance Company Management
- Commercial Underwriting: Principles and Property
- Principles of Suretyship
- Liability Claim Practices
- Property Loss Adjusting
- Principles of Insurance – Liability Claims Adjusting
- Principles of Insurance – Property Loss Adjusting
- Casualty Insurance
- Property Insurance
- Louisiana Life and Health Pre-licensing
- Solutions to Disagreements over Time Element Claims
- Surprise and the Other Three “S” Words That Result in Time Element Disagreements
- Everyday Ethics
- Calculating Business Interruption
- The Law after Katrina: The Good, the Bad and the Ugly
- Practical Application of Ethics
- Wind Umpire Certification 11th Annual Windstorm Insurance Conference 2010
- National Flood Insurance Program Adjusters Certification
- Gulf Coast Case Law Update: Louisiana, Texas, Mississippi
- Florida Property Insurance Law Update
- Evaluating Storm Losses
- Disarming the Bad Faith Bomb
- Documenting the Claim

- A Claim Professional's Guide to "Outside the Box" Thinking
- Time Element Claims
- Director's Officer's Liability/Cyber Liability
- Property Insurance for Contractors
- A Detailed Review of Provisions of the CGL
- Personal Lines QA
- 2010 Insurance Coverage Update
- Insurance Coverage Issues in the CGL Policy - Emerging Issues for the next Decade
- Environmental Risk Management and Insurance Strategies
- How to Be an Agent Advocate at Claim Time
- The Insurance Industry: Today's Trends, Tomorrow's Opportunities
- Workmanship "Occurrence"
- Position Yourself as an Insurance / Risk Management Expert
- Directors and Officers Liability
- Estate Planning Techniques: Gifts, Trusts and Family Limited Partnerships
- National Health Care Reform
- Navigating Marine Workers Compensation
- Intangible Property Risk Management For Business Enterprises
- Cyber Liability Insurance: What It Covers and Who Needs It
- Flood: Levee and Rising Water
- The Internet
- Principles of Risk Management
- Analysis of Risk
- Control of Risk
- Financing of Risk
- Practice of Risk Management
- Introduction to Implementing and Monitoring the Risk Management Process
- The Risk Manager
- Building the Risk Management Team
- Information and Technology for Risk Managers
- Allocating Cost of Risk
- Due Diligence During Organizational Change
- Executive Risk Management
- Enterprise Risk Management
- Reputation and Brand Management
- NFIP Adjuster Certification – 2014
- Wage & Hour /Other Issues
- Introduction to Directors and Officers Liability Insurance
- Introduction to Employment Practices Liability
- Understanding Cyber Liability
- An Introduction to Errors and Omissions Liability
- Retaining Top Talent
- Rewards and Recognition

- Team Dynamics
- Work / Life Balance
- Coaching & Counseling
- D&O: A Dozen Dangerous Details
- Conflict Resolution
- Commercial Crime
- Arson and the Insurance Contract
- Fiduciary Liability, ERISA Fidelity, and Employee Benefits Liability Exposures and Coverage and Coverage
- Personal Jewelry Insurance – Underwriting for Ethical Valuation

TEXTBOOKS (PARTIAL LIST)

- Casualty Claim practice – Donaldson 4th addition
- Claims Operations: A Practical Guide
- Casualty Claim Practice – Hirsch & Donaldson - Fifth edition
- Principles of Risk Management and Insurance – Williams, Head, Horn, & Glendenning – Volumes I & II
- James J. Markham, et al., The Claims Environment (1st ed., - Insurance Institute of America 1993
- Doris Hoopes - The Claims Environment (2nd ed., - Insurance Institute of America 2000)
- Property Loss Adjusting (Vol. I & II) (2nd ed.) By James J. Markham and Insurance Institute of America (Jul 1995)
- General Insurance - Bickelhaupt – Tenth Edition
- Issues in Insurance – Randall
- Commercial Liability Risk Management and Insurance – Malecki, Horn, Wiening, Donaldson – Volumes I & II
- Claims Operations: A Practical Guide Explanations and Illustrative Examples of Technical Claim Issues, Practices, And Management - by Michael T. Murdock, CPCU, ARE, ARM, ACI, ASLI
- An Introduction to Liability Claims Adjustment by Corydon T. Johns
- Human Relations in Handling Insurance Claims – Irwin Series in Insurance and Economic Security – by Willis Park Rokes
- Casualty Claim Practice by James H. Donaldson - Revised Edition

GENERAL INFORMATION

Louis G. Fey Jr. is a second-generation insurance professional living in Baton Rouge, Louisiana, the son of an attorney and claims manager.

EXPERT TESTIMONY IN THE LAST FOUR YEARS

Gustave J. Labarre, Et Al., Plaintiffs vs. Occidental Chemical Company, Vulcan Materials Companys, Texas Brine Corporation, Et Al., Defendants. In The Circuit Court For The Twenty-Third Judicial District Court Parish Of Assumption State Of Louisiana Case No.: 33,796, Division "A" Defense expert on bad faith, unfair claim handling practices, insurance industry standards and practice, insured contracts, CGL coverage, the handling of conflict claims, "Chinese Wall" and independent counsel, litigation management, and legal bill audit (Deposition and trial testimony July 2022)

Susan Russo Marchand, Et Al. vs Occidental Chemical Company, Vulcan Materials Companys, Texas Brine Corporation, Et Al., In The Circuit Court For The Twenty-Third Judicial District Court Parish Of Assumption State Of Louisiana Case No.: 34,270 Division "A" Defense expert on bad faith, unfair claim handling practices, insurance industry standards and practice, insured contracts, CGL coverage, the handling of conflict claims "Chinese Wall" and independent counsel, litigation management, and legal bill audit (Deposition and trial testimony July 2022)

Texas Brine Corporation In The Arbitration Proceedings with Occidental Chemical Company, LLC, In AAA Arbitration No. 69 20 1300 0129 Defense expert on bad faith, unfair claim handling practices, insurance industry standards and practice, insured contracts, CGL coverage, the proper handling of conflict claims, "Chinese Wall" and independent counsel, litigation management, and legal bill audit (Arbitration testimony March 2022)

Dr. Mary Maitland Deland V Bankers Insurance Company, Et Al 24th Judicial District Court Parish Of Jefferson State Of Louisiana Docket No. 774-127 Division "B" Plaintiff's expert on Bad Faith, fair claim practices, NFIP claims, NFIP coverage restrictions, Agency E&O, failure to procure, the standards applicable to a consultative broker, and the availability of insurance in the market (Deposition October 2020)

Jeffrey S. Salter Plaintiff, vs. Carlisle Walker Limehouse, Jr., Laurie A. Larson, UNUM Insurance Company, UNUM Life Insurance Company of America, Tailwind Reinsurance Company, Provident, Life and Accident Insurance Company, UnumProvident Corporation, Unum Group, ET. AL. Defendants State Of South Carolina In The Court Of Common Pleas Fifth Judicial Circuit County Of Richland Case No. 2017-CP-38-05631 Plaintiff's expert on Bad Faith, fair claim practices in handling Disability Claims, improper denial of benefits (Deposition February 2021)

L N Parkwood Company, Plaintiff vs. Texas Farmers Insurance Company, Defendant United States District Court Southern District Of Texas Civil Action No. 4:18-CV-04219 Plaintiffs expert on the NFIP, NFIP claim handling standards, and property insurance claim handling standards and practice. (Deposition February 2021)

Ace American Insurance Company, Plaintiff, V. Orion Restoration-Storm Division, LLC, Defendant And Third-Party Plaintiff, V. Maydelin Martell Agency, Inc. And Angel Gonzalez, Third-Party Defendants. In The State Court Of Henry County State Of Georgia Civil Action No. 16SV253EDB. Defense expert of agency E&O, the Risk Management Best Practices applicable issuance and vetting Certificates of insurance. (Deposition February 2021. Trial testimony August 2023.)

Ashley And Benjamin Remick, Plaintiff(s), Versus Travelers Home And Marine Insurance Company, Defendant(s). In The United States District Court For The District Of South Carolina Spartanburg Division C.A. NO.: 7:19-CV-02524-BHH Plaintiff's expert on Bad Faith, fair claim practices, property claim handling, improper denial of benefits (Deposition March 2021)

Lancer Insurance Company, Plaintiff, V. Jet Executive Limousine Service, Inc.; Philadelphia Indemnity Insurance Company; United States Liability Insurance Company; Cooper-Global Chauffeured Transportation, Inc.; Hennessy Transportation, Inc.; Steven Hoppenbrouwer; Kent Plowman; Steven Taylor; Rick Tomcho; Thomas Matthesen; Sahil Raina; Robin Raina; Wesley Hudson; Stephen Farrar; Georganna Gullia; Joseph Best; Jessica Barnes; John Mason; Kenny Strickler; Tim Sheehy; Scott Armstrong; Brian Dill; Alan Cooling; And Ray Shreyas, Defendants. United States District Court Southern District Of Georgia Augusta Division Case 1:18-CV-00136-JRH-BKE. Defense expert on bad faith, unfair claim practices, Auto insurance coverage. (Deposition April 2021)

Conure Telecom Services, LLC, Plaintiff, V. American Trust Administrators, Inc., Companion Life Insurance Company, Laurie Upchurch and Associates, LLC, and Laurie Upchurch, Individually, Defendants. In The Superior Court of Fulton County, State of Georgia, Civil Action No: 1:19-CV-2019CV317999. Plaintiff's expert on the duties and responsibilities of a Third Party Administrator (TPA), agency E&O, Self-Insured Health Benefits Insurance programs with stop loss coverage. (Deposition April 2021)

Rap Indy LLC And MSI Lyndhurst Indianapolis Grocery LLC, Plaintiffs, Vs. Zurich American Insurance Company And The Travelers Indemnity Company, Defendants. Indiana Commercial Court In The Marion Superior Court, County Of Marion, State Of Indiana, Cause No. 49001-1910-PL-044570. Plaintiff's expert on bad faith, unfair claim practices, red flags, proper investigation, an insured's obligation to trigger coverage. (Deposition May 2021)

Day Enterprises, Inc., Plaintiff, v. Pennsylvania Lumbermens Mutual Insurance Company; And Brown & Brown of Oklahoma, Inc., Defendants. In The District Court of Creek County State of Oklahoma Case No C J 2020-138. Plaintiff's expert on bad faith, unfair claim practices, proper investigation, the use of experts. (Deposition June 2021)

New Orleans Equity, L.L.C. D/B/A Galatoire's Restaurant and Galatoire's 33 Bar & Steak Plaintiffs, v. U.S. Specialty Insurance Company Defendants. United States District Court Eastern District of Louisiana Civil Action 20-1935. Plaintiff's expert on bad faith, unfair claim practices, improper investigation. (Deposition June 2021)

Church of the King of Lake Charles v. GuideOne Mutual Insurance Co U.S. District Court Western District of Louisiana (Lake Charles) CIVIL DOCKET FOR CASE #: 2:20-cv-01514-JDC-KK. Defense expert on bad faith, unfair claim practices, insurance industry standards and practice, the appraisal process (Deposition September 2021)

RPG Hospitality, LLC, Plaintiff, v. Ironshore Specialty Insurance Company; Marsh & McLennan) Agency, LLC D/B/A J. Smith Lanier & Co.; And Janet Johnson, Defendants. In The Superior Court of Richmond County State of Georgia Civil Action No.: 2019-RCCV-00452. Plaintiff's expert on bad faith, unfair claim practices, insurance industry standards and practice, underwiring reformation. (Deposition October 2021)

Wayland Collins, Candy Kelly, and Alvin Polk, Plaintiffs, v John C Benton D/B/A Q & M Motor Transports, Mark Ingle and Northland Insurance Company Defendants, in The United States District Court for The Eastern District Of Louisiana, Civil Action NO. 2:18-CV-07465. (Defense expert on staged accidents, claim investigation, claim handling, and the identification of red flags as fraud indicators – (Trial testimony - November 2021)

Transamerica Life Insurance Company Versus Bruce Fuselier Jr. And Tonya I. Gegenheimer in The 24th Judicial District Court For The Parish Of Jefferson State Of Louisiana. CASE NO. 759-140. (Plaintiff's expert on Life Insurance claim handling, bad faith, concursus actions, Declaratory Judgement actions, paying the policy proceeds into the court on contested claims. (Deposition November 2021)

Eddie Campbell and Wilma Jean Campbell, Plaintiffs v. Frasure Creek Mining, LLC., Lexington Coal Company LLC., Big Elk Mining Company LLC., Lexington Insurance Company, Et. al., Defendants. For the Commonwealth of Kentucky, Perry Circuit Court, Civil Action No.: 08-CI-418 Plaintiff's expert on bad faith, unfair claim practices, insurance industry standards and practice. (Deposition December 2021)

Rutledge Investments, LLC and Brady Rutledge Versus Scottsdale Insurance Company. United States District Court Western District of Louisiana Lake Charles Division Civil Action No. 2:21-Cv-00364 Defense expert on bad faith, unfair claim practices, insurance industry standards and practice (Deposition January 2022)

Jean Murray, Plaintiff, Vs. State Farm Fire and Casualty Company and Russ Hewitt, Defendants. In The United States District Court for The District of South

Carolina Orangeburg Division Civil Action No.: 5:19-CV-01795-MGL Plaintiff's expert on bad faith, unfair claim practices, insurance industry standards and practice, agency E&O. (Deposition November 2021)

Brandon Ward and Mika Ward, Husband and Wife, Plaintiffs, V. Allstate Insurance Company, Defendant. In The Circuit Court of Marshall County, West Virginia Civil Action No. 20-C-127 Defense expert on bad faith, unfair claim practices, insurance industry standards and practice (Deposition February 2022)

CRU Shreveport, LLC, Plaintiffs, v United Specialty Insurance Company, Defendants. In The United States District Court for The Western District of Louisiana Action No. 5:18-CV-00751 Plaintiff's expert on bad faith, unfair claim practices, insurance industry standards and practice. (Deposition December 2021)

In The Arbitration Capstone Associated Services, Ltd., Capstone Associated Services (Wyoming), Limited Partnership, and Capstone Insurance Management, Ltd., PoolRe Insurance Corp., The Feldman Law Firm LLP, and Stewart Feldman, individually, Claimants, v. St. Charles Surgical Hospital, L.L.C.; St. Charles Holdings, L.L.C.; Center for Restorative Breast Surgery, LLC; Sigma Delta Billing, LLC, Sunrise Productions, LLC, Cerberus Insurance Corp., Janus Insurance Corp., Orion Insurance Corp., Scott Sullivan, and Frank DellaCroce, Before Mr. Mark Glasser, Arbitrator – Defense expert on insurance claim handling, claims made and reported coverage triggers, and red flag indicators of suspicious claim activity. (Arbitration Testimony August 2021)

Malouf-Carr L.P. V. Zurich American Insurance Company In The United States District Court For The Northern District Of Mississippi Greenville Division Case No. 4:21-Cv-30-DMB-JMV Plaintiff's expert on bad faith, unfair claim practices, insurance industry standards and practice (Deposition March 2022)

Mt. Hawley Insurance Company, V Daniel Island Riverside Developers, LLC, Carriage Hill Associates Of Charleston, LLC, Robert Behringer, Di Associates, LLC, And The Oaks At Riverside North Property Owners Association, Inc., In The United States District Court District Of South Carolina Charleston Division Case No. 2:21-cv-1932-RMG. Defense expert CGL coverage, coverage interpretation, illusory coverage (Deposition August 2022)

Brookhollow Holdings, LLC And Brookhollow Operations, LLC, Plaintiff, V Travelers Property Casualty Company Of America Defendant. In The United States District Court Eastern District Of Louisiana Civil Action: 2:20-Cv-02445. Plaintiff's expert on bad faith, unfair claim practices, prompt and through investigation, insurance industry standards and practice. (Deposition March 2022)

Massachusetts Bay Insurance Company, Plaintiff, V. D.C. J.D. Corporation, D/B/A Markey Insurance Group and Michael Branch Henderson, Defendants. Defense

expert, agency E&O, claim reporting by an agent, agency Best Practices (Deposition July 2022)

Gustave J. Labarre, Jr., V Occidental Chemical Company & Texas Brine Company, LLC., 23rd Judicial District Court For The Parish Of Assumption State Of Louisiana Case No. 33,796, Division: "A." Defense expert on bad faith, unfair claim handling practices, insurance industry standards and practice, insured contracts, CGL coverage, the handling of conflict claims, "Chinese Wall" and independent counsel, litigation management, and legal bill audit (Trial testimony April 2022)

Massachusetts Bay Insurance Company, Plaintiff, V. D.C.J.D. Corporation, D/B/A Markey Insurance Group And Michael Branch Henderson, Defendants. Plaintiff's expert on claim evaluation, insurance industry standards and practice, agency E&O. (Deposition June 2022)

Ryan Auto Group Of Monroe, LLC D/B/A Ryan Honda And Ryan Chevrolet, Inc., Plaintiffs, vs Breck Construction Company, Inc, Architecture Associates, A Professional Corporation, S. E. Huey Co., A Professional Corporation, And Dreher Contracting, LLC, Defendants. 4th Judicial District Court Parish Of Ouachita State Of Louisiana Case No. 2016-2803 Defense expert on reservation of rights, claim handling standards and practice, Commercial General Liability ("CGL") coverage (Deposition June 2022)

The Administrators Of The Tulane Educational Fund Versus Illinois Union Insurance Company; Willis Towers Watson Southeast, Inc. F/K/A Willis Of Tennessee, Inc.; And ABC Insurance Company, Defendants. State Of Louisiana Civil District Court For The Parish Of Orleans. Docket No. 2021-00826. Plaintiff's expert, bad faith, Agency E&O, Binder Procedure (Deposition August 2022)

Rashid Sandhu, And Southwest Georgia Bank, Plaintiffs, V. Greene Insurance Agency, Inc., and Amguard Insurance Company Defendants. In The Superior Court Of Lowndes County State Of Georgia Civil Action file No.: 2018CV1322. Defense expert, Agency E&O, Loss payee, Underwriting (Trial deposition August 2022)

Appalachian Community Federal Credit Union Plaintiff, V. Cumis Insurance Society, Inc.; Defendant United States District Court, Eastern District Of Tennessee, Northern Division. Dkt No. 3:20-CV-0553. Plaintiffs expert, bad faith, abdicating claim handling to defense counsel (Deposition August 2022)

Sugartown United Pentecostal Church, Inc., V Church Mutual Insurance Company, In The United States District Court For The Western District Of Louisiana Lake Charles Division Civil Action No. 2:21-CV-01672. Defense expert, bad faith, Proof of Loss, reasonable claim investigation (Deposition and trial testimony August 2022)

Toll Brothers, Inc., A Delaware Corporation; Toll Land XX Limited Partnership, A California Limited Partnership; and Toll Ca VIII, L.P., A California Limited

Partnership, Plaintiffs, V. ACE American Insurance Company, A Pennsylvania Corporation; Superior Court Of The State Of California County Of Orange – North Justice Center Case No. 30-2020-01152770-CU-IC-NJC. Plaintiffs expert on Bad faith, Unfair claim practices, coverage evaluation, improper denial. (Deposition testimony October 2022)

Hertz Investment Group, LLC And Hertz Lake Charles One, LLC, Plaintiffs v Zurich American Insurance Company And American Guarantee And Liability Insurance Company Defendants. 14th Judicial District Court For The Parish Of Calcasieu State Of Louisiana. Case No. No. 2020-4406 Division D. Plaintiff's expert property insurance claim handling, insurance industry standards and practice, unfair claim practices bad faith, the underwiring of large property policies, blanket v specific, RCV, ACV, agreed value, SOV's, misrepresentations of coverage (deposition and hearing testimony October 2022)

Lion Copolymer Geismar, LLC And Lion Copolymer Holdings, LLC V. Aptim Maintenance LLC, Zurich American Insurance Company, Illinois Union Insurance Company, And General Cable Industries, Inc. 23rd Judicial District Court For The Parish Of Ascension State Of Louisiana No. 122,525 Division: "D" Plaintiff's expert regarding Commercial General Liability ("CGL") coverage, insurance industry standards, unfair claim practices, bad faith (Deposition February 2023)

Eric S. Dobkin, Barbara B. Dobkin, and The Dobkin Family Foundation Plaintiffs, -Against- Hub International Limited And Hub International Northeast Limited Defendants. Supreme Court Of The State Of New York County Of New York Index No. 650444/2022. Plaintiff's expert on agency E&O, a broker's standard of care, Cyber Insurance coverage. (Deposition March 2023)

Autonomous Municipality Of Manatí Plaintiff, V. Triple-S Property, Inc. Defendants Commonwealth Of Puerto Rico Court Of First Instance Superior Court Of Arecibo Civil No. Mt2020cv00224 Plaintiff's expert on the underwriting of agreed valued property insurance programs, bad faith, unfair claim practices, E&O endorsements, insurance claim handling standards and practice, estimates related to FEMA grant programs, property insurance underwriting (Deposition testimony March 2023, Trial testimony June 2023)

American Arbitration Association - Texas Brine Company, LLC, Claimant v. Occidental Chemical Corporation, Respondent. Case No. 01-19-0001-7699 Panel/Arbitors: Colombaro, Cohen, Remele. Plaintiffs expert regarding the insurance industry standards, customs, and practice applicable to General Liability and Excess liability claim handling and coverage for claims involving Commercial General Liability ("CGL") and Excess Liability policies (April 2023)

Bayou Automotive Group, LLC D/B/A Bayou Chrysler. Dodge Jeep Ra1vj: And Bayou State Automotive Group, LLC D/B/A Bayou Ford Versus New York Marine And General Insurance Company, Hub International Midwest Limited D/B/A : Hub

International Gulf South, David W. Alligood, Janette Campbell, and XYZ Insurance Company. 19th Judicial District Court Parish of East Baton Rouge State of Louisiana Docket No.: 712867 Section: 23. Plaintiff's expert property insurance claim handling, insurance industry standards and practice, unfair claim practices, bad faith, the underwiring of property policies, Hurricane moratoriums, underwiring standards and ethics, Agency E&O (Deposition testimony October 2023, trial testimony April 2024)

Michael E. Blake v. John Hancock Distributors LLC F/K/A Manulife Financial Securities LLC, The Lincoln National Life Insurance Company, State Farm Life Insurance Company, Quest Diagnostics Clinical Laboratories, Inc., and Examone Worldwide, Inc. In The 24th Judicial District Court For The Parish Of Jefferson State Of Louisiana Case No. 823-577 Plaintiff's expert on Life Insurance Rating, Underwriting, and the procurement process. (Deposition testimony November 2023)

Macon Division First Solar Electric, LLC, Plaintiff, v. Zurich American Insurance Company, Defendant. In The United States District Court For The Middle District Of Georgia Case No.: 5:21-Cv-00408-MTT. Plaintiff's expert on property insurance claim handling, the standards applicable to a thorough investigation, coverage interpretation, and claim file notes. (Deposition testimony November 2023)

Jai Mahadev, L.L.C. Versus Amguard Insurance Company United States District Court Middle District Of Louisiana. Civil Action No: 22-Cv-0344. Plaintiff's expert, bad faith, unfair claim practices, property insurance claim handling standards and practice (Deposition testimony December 2023)

Plenary Infrastructure Belle Chasse, LLC V Aspen American Insurance Company. United States District Court Eastern District Of Louisiana Civil Action No. 2:22-Cv-02666-Cjb-Mbn. Plaintiff's expert, bad faith, unfair claim practices, bond claim handling standards and practice (Deposition testimony January 2024)

Benjamin Harwood Versus Nelson Burton, Progressive Paloverde Insurance Company And Allmerica Financial Benefit Insurance In The Civil District Court For The Parish Of Orleans Case No. 2015-3284. Defense expert, bad faith, unfair claim practices, UM/UIM claim handling standards and practice (Deposition testimony March 2024)

3371 Reading, LLC, Plaintiff V. Liberty Mutual Group, Inc., And The Ohio Casualty Insurance Company, Defendants. In The United States District Court For The Southern District Of Ohio (Cincinnati Division) Case No. 1:22-Cv-00062. Plaintiff's expert, bad faith, unfair claim practices, property insurance claim handling standards and practice, property insurance underwriting, protective safeguards (Deposition testimony March 2024)

Houston Casualty Company, Plaintiff, V. Trident Construction Services, LLC,

Defendant. In The United States District Court For The District Of South Carolina Charleston Division C/A No.: 2:22-Cv-2037-Mbs. Plaintiff's expert, bad faith, unfair claim practices, Commercial General Liability insurance claim handling standards and practice. (Deposition testimony March 2024)

MAPFRE PRAICO Insurance Company vs Commonwealth of Puerto Rico, for itself and on behalf of the Department of Correction and Rehabilitation Estado Libre Asociado De Puerto Rico Tribunal De Primera Instancia Sala Superior De Bayamón Case No. BY2019CV005160. Plaintiff's expert, bad faith, unfair claim practices, property insurance claim handling standards and practice (Deposition testimony June 2024)

Alexandria Division Avoyelles Parish Sheriff's Office Plaintiff, Versus Diamond State Insurance Company Defendant. United States District Court Western District Of Louisiana Alexandria Division Civil Action No.: 1:22-Cv-02863 Plaintiff's expert, bad faith, unfair claim practices, property insurance claim handling standards and practice, fraud, concealment (Deposition testimony June 2024)

The Pentecostal Church Of Dequincy Versus Church Mutual Insurance Company, S.I. United States District Court Western District Of Louisiana Lake Charles Division Case 2:22-Cv-02782. Plaintiff's expert, bad faith, unfair claim practices, property insurance claim handling standards and practice (Deposition testimony June 2024)

First Pentecostal Church Of Leesville, Inc. Plaintiff Versus Church Mutual Insurance Company, S.I. In The United States District Court Western District Of Louisiana Lake Charles Division Civil Action No. 2:22-Cv-03859. Plaintiff's expert, bad faith, unfair claim practices, property insurance claim handling standards and practice (Deposition testimony June 2024)

Silvia Ortiz As Guardian For Luis Ortiz Vega Disabled Adult, Elizabeth Ortiz Rivera Minor Child, Karen Ortiz Rivera Minor Child, Laura Ortiz Rivera Minor Child, And The Estate Of Cole Hatcher, By And Through Tanya Greene And Virgil Larios As Personal Representatives; Plaintiff(S) Vs Shentasha Bybee, Michael Wornell, And Doe I To X, Defendants In The District Court Of The Fifth Judicial District Of The State Of Idaho, In And For The County Of Jerome Case No.: Cv27-19-00620. Plaintiffs expert on Insurance Claim Handling standards and practice, Bad Faith, Policy limit demands, insufficient limits, multiple competing claims (Deposition July 2024)

